



# Committed to the future of rural communities

# Quarterly

## Review

1st Quarter FY 2005: October - December

## USDA RURAL DEVELOPMENT CELEBRATES FAITH-BASED AND COMMUNITY HOUSING PARTNERSHIP



On October 22, 2004, U.S. Agriculture Acting Under Secretary for Rural Development Gilbert Gonzalez joined state director Frank Frassetto in Superior, Wisconsin, to

recognize the important community efforts by Catholic Charities Bureau, Inc. and the Catholic Community Service's Housing Counseling Program and to present a \$61,000 check to help the organization assist low and moderate income families seeking homeownership. The funds are part of the Bush Administration's effort to support local community and faith-based homeownership and community development efforts.

"Partnerships, like the one we are celebrating, have resulted in opening new doors for low-income individuals and families achieve their goals of homeownership," said Gonzalez. "We honor their commitment and dedication to the rural communities they serve."

Gonzalez and Frassetto presented Beth Carlson, Associate Director of Catholic Charities Bureau, Inc. and Gary Valley, Director of Catholic Community Services with a check representing \$61,000 in

technical and supervisory assistance grant funds. Since 1999, Catholic Charities has received more than \$593,000 in USDA Rural Development funding, for technical assistance and the construction of two multi-family housing units in Medford and Winter, Wisconsin.

"The real story behind the success of USDA Rural Development is our partner organizations, like Catholic Charities Bureau, that help deliver Rural Development programs that benefit Wisconsin's rural residents," said Frassetto. "Through the initiative and contributions of Catholic Charities we have been able to assist many rural Wisconsinites become home owners and homeownership has a very positive impact socially and economically for our communities and the entire state."

"This is a faith-based organization. You are actually building communities and touching lives," said Gonzalez. "What Catholic Charities really is, is a beacon of hope."

Through the use of the technical and supervisory assistance grant funds, Catholic Community Service's Housing Program have been able to assist over 100 low-to-moderate income families in northern Wisconsin achieve the goal of homeownership. In



addition to the partnership efforts with Catholic Charities Bureau, USDA is working in partnership with public and private non-profit housing agencies, tribal housing agencies, housing advocacy and consumer groups to expand opportunities for home ownership throughout seven counties in northern Wisconsin including, the Lac du Flambeau, Bad River, Red Cliff, Menomonee and Stockbridge-Munsee Native American Reservations. Funds are used to conduct first-time homebuyer seminars, assists local agencies, collaborate with local USDA Rural Development office and facilitate negotiations between low and moderate income individuals/families and financial institutions.

## USDA Rural Development Receives Patriotic Employer Award



On November 9, 2004 at the annual Rural Development State Training Meeting, Richard Haas presented USDA Rural Development State Director, Frank Frassetto, with an Award from the National Committee for Employer Support of the Guard and Reserve. The award recognizes Rural Development as a Patriotic Employer for

"contributing to national security and protecting liberty and Freedom by supporting employee participation in America's National Guard and Reserve Force, 115th Fighter Wing Wisconsin Air National Guard."



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On December 3, 2004, the Department of Commerce issued a press release announcing that the WIFrontDoorHousing website was newly available to housing property owners and managers. The website address is <http://www.wifrontdoorhousing.org>

## What Is WIFrontDoorHousing?

**WIFrontDoorHousing** is a free web-based resource database that allows public housing authorities, property owners and managers to efficiently advertise their available, affordable\* units via the Internet by quickly showing vacancies and availability of units. Prospective tenants throughout Wisconsin will soon be able to search **WIFrontDoorHousing** for available, affordable units, based on unit size, rent, amenities,

location, handicap accessibility, and other factors listed at <http://www.wifrontdoorhousing.org>. There is no charge to housing providers to list their units nor is there a charge to the public to search the listings.

The site also provides information on a variety of help topics. Several examples are lead-safe units, housing quality standards, fair housing, mortgages, calculating rent affordability, median income caps by county, and many other topics of interest.

The Department of Commerce, Bureau of Housing offers training sessions on listing property information on the website at various locations throughout Wisconsin. Please check the WIFrontDoorHousing home page for the date and location nearest you. If you require

additional program information, feel free to contact Mr. Phil Wells at the Wisconsin Department of Commerce, Bureau of Housing at [pewells@commerce.state.wi.us](mailto:pewells@commerce.state.wi.us) or via e-mail at [fdhelp@commerce.state.wi.us](mailto:fdhelp@commerce.state.wi.us)

**Affordable\*** – 80% of the County Median Income (CMI) divided by 3. For example: 80% X \$36,000 = \$28,800, 3 = \$9,600, 12 = \$800 (amount available for monthly rent including utilities). Also, a unit is eligible if the unit is rented at the HUD Fair Market Rent (FMR) level or if a landlord accepts Section 8 vouchers or other similar public subsidies for a given rental unit. And last, there is no rent limit if the unit is accessible for the disabled.

## What Is WIFrontDoor?

**WIFrontDoor**, <http://www.wifrontdoor.org> is the companion searchable resource database that provides a listing of government offices and service agencies located throughout Wisconsin; agencies that provide emergency shelter, rental assistance, supportive housing and other social services. Agency/program descriptions, contact information, location, telephone, program eligibility requirements, services, etc. are all included in the resource database. Service providers/agencies can easily and quickly update information about their services from any computer.

Submitted by: Katrina Willis,  
Wisconsin Dept. of Commerce,  
Bureau of Housing

## University of Wisconsin - Stout receives \$99,500 Grant from USDA Rural Development

**“This grant will expand the opportunities for business growth and development ...”**



USDA Rural Development State Director, Frank Frassetto, presenting Robert Meyer, Dean of the College of Technology at the University of Wisconsin - Stout, with the Certificate of Achievement.

On November 17th, the U.S. Department of Agriculture Rural Development Wisconsin State Director Frank Frassetto joined representatives from Northwest Wisconsin Manufacturing Outreach Center (NWMOC) – University of Wisconsin Stout for a tour of their Technology Center and Luncheon today held at Jarvis Hall on the UW Stout Campus.

At the luncheon Frassetto presented NWMOC with a certificate of achievement in recognition of their initiative and commitment to the expansion of educational opportunities the result of which is realized in the growth of economic opportunities and vitality for the communities they serve.

“Rural Development is proud to partner with Northwest Wisconsin Manufacturing Outreach Center and the University of

Wisconsin Stout in order to aid in the expansion of educational opportunities,” said Frassetto. “This grant will expand the opportunities for business growth and development while at the same time giving Northwest Wisconsin Manufacturing Outreach Center another tool to more effectively serve their citizens and communities. It is important to keep mind the goal is economic sustainability and these funds will help bring new economic vitality by providing more job opportunities in the area.”

Rural Development approved a Rural Business Enterprise Grant (RBEG) in the amount of \$99,500 to UW Stout earlier this year. The grant funds are being used to provide technical assistance for small manufacturing businesses in the communities of Medford and New Richmond in Northwest

Wisconsin. Technical assistance is provided by UW Stout through the NWMOC. The project will include a mentorship program which will enable manufacturers with new technologies and manufacturing systems that will allow them to become more productive and successful. This program will create and save 15 jobs. Additional funding has been provided by the Wisconsin Department of Commerce and UW Stout.

The NWMOC is a partnership between the University of Wisconsin-Stout and five technical colleges: Chippewa Valley, Western Wisconsin, Wisconsin Indianhead, Nicolet Area, and Northcentral Technical College.

## State Director's Year End Review

At USDA Rural Development, we're committed to the future of rural communities.

That is why, at the end of every fiscal year, we regroup to: Assess our performance during the previous year; analyze what we did well, and; identify those areas where we can do better. This report is an attempt to let you know how we performed, why we performed the way we did and then to lay out our plan to meet the needs of rural Wisconsin in 2005. But, before I get into all of the above, it's important to share a few facts about this branch of the federal government.

USDA Rural Development's mission is to deliver programs in a way that will support increasing economic opportunity and improve the quality of life of rural residents. As a venture capital entity, Rural Development provides equity, liquidity and technical assistance to finance and foster growth in homeownership, business development, and critical community and technological infrastructure. We administer these services through the Rural Housing Program, Rural Business and Cooperative Program and the Rural Utility Program using. The 117 dedicated women and men located in Rural Development's State, Area and Local offices are committed to the rural communities we serve and work hard to do the very best job they can on your behalf.

In 2004, Rural Development performed very well. We delivered,

through our three program areas, over \$430 million dollars in the form of grants, loans and loan guarantees to rural Wisconsin. Some highlights include the single family guaranteed housing loan program which generated over \$105 million in guaranteed loans and \$29 million in direct loans (both record amounts for Wisconsin). This activity helped over 1600 families realize the dream of home ownership. We utilized almost \$68 million in business and community facility loans and grants helping business save or create over 2000 jobs. We positively impacted almost 74 thousand rural residents by financing expansion, improvements and other assistance to health care and assisted living facilities, wellness centers, fire departments, libraries, day care centers and community centers. In a national competition, we assisted 25 farmers and small business applicants obtain Renewable Energy Grants for projects that garnered nearly \$6.2 million (2<sup>nd</sup> highest in the nation). These projects ranged from on-farm anaerobic digesters and other bio-mass projects, wind turbines and a smaller scale photo-voltaic system thereby promoting the use of renewable energy technologies that are environmentally friendly and, in some small way, work to reduce our dependence in foreign energy products. Through our Water and Environmental Programs we invested almost \$30 million in water and waste infrastructure projects that assisted countless communities upgrade failing systems and reduce

the burdensome cost of infrastructure expansion and improvements.

These are only some highlights in what can be described as an exceptional year. But, in fact, over the last four years, the total investment in the rural areas of the state topped \$1.2 Billion dollars!

An honest assessment of Rural Development's success would recognize the Bush Administration's leadership in clearly articulating goals for our agency such as expanding minority homeownership opportunities, promoting faith-based initiatives and enterprises, implement the President's management agenda and, above all, *be results oriented*. It is also important to recognize the work ethic of the Rural Development staff. The combination of living in the rural communities we serve and possessing a vast network of resources allows us to help solve the tough problems our rural citizens face every day. Another element to our success is the relationship we have with our partner organizations. Collaboration is crucial when faced with fewer resources so it should be no surprise to know that some projects require three or four organizations, bringing to bear their unique programs, to complete. Organizations such as the Dept. of Commerce, WHEDA, HUD, CAP Services, Catholic Charities, WI Rural Partner, Inc., realtors from around the state and the many lending institutions have been very good partners. Equally important are the members of congress who support Rural Development and who work to fund the programs that benefit our rural citizens.

To continue building upon our success over these last four years, we will commit ourselves to fully implement the President's management agenda, work to grow our list of partners and rededicate our efforts everyday to do the very best job we can on behalf of rural Wisconsin.

Frank J. Frassetto  
State Director

*Committed to the future of rural communities!*



**"In 2004, Rural Development performed very well. We delivered, through our three program areas, over \$385 million dollars in the form of grants, loans and loan guarantees to rural Wisconsin."**

- Frank Frassetto  
Rural Development  
Wisconsin  
State Director

<b>WISCONSIN FY 2004 Activity</b>	
<b>Community Programs</b>	<b>\$251,189,794</b>
<b>Business Programs</b>	<b>\$33,343,589</b>
<b>Housing Programs</b>	<b>\$145,702,005</b>
<b>TOTAL FY 2004</b>	<b>\$430,235,388</b>





USDA Rural Development  
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Stevens Point, WI 54481

We're on the Web  
[www.rurdev.usda.gov/wi](http://www.rurdev.usda.gov/wi)

## *Rural Development Announcements*

### **\* Rural Development has New Location in Spooner, WI**

The US Department of Agriculture Spooner Service Center is now located at 800 North Front Street Spooner, WI. The new USDA Service Center consists of three USDA Agencies, Rural Development, Farm Service Agency, and the Natural Resource Conservation Service. For information about the Spooner Rural Development Office, or on services provided, please contact the Service Center at 715-635-8228.

**\* The Annual Federal  
Woman's Program  
Conference will be held  
on March 9, 2005  
at the Chula Vista Resort  
in Wisconsin Dells, WI !**

## **Wisconsin Rural Partners Honor Rural Development State Director, Frank Frassetto**



*WRP Executive Director, Kelly Haverkamp;  
Rural Development WI State Director, Frank  
Frassetto; and WRP President Kathy Schmitt.*

On September 30, at the Wisconsin Rural Partners (WRP) annual meeting in Wisconsin Dells, WRP honored and presented USDA Rural Development

Wisconsin State Director, Frank Frassetto, with WRP's "Partnership Award" for his dedication and support in helping WRP continue to serve as Wisconsin's Federally Recognized State Rural Development Council, a USDA designation that was reconstituted in the 2002 Farm Bill.

Thanks to Frassetto's support and assistance, WRP continues to provide the state of Wisconsin with a forum for public-private collaboration and innovation.

*- Excerpt from the "Rural Round-up",  
WRP's December newsletter.*